

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	Antonius Adhi Wiryawan, Kit Man Cheng, Weide Ju, Hichem Sellami, Durgesh Kotwal		
Assignee:	Siebel Systems, Inc.		
Title:	Method and Apparatus for Capturing Commercial Loan Application Data and Assigning a Commercial Loan Request		
Serial No.:	10/024,990	Filing Date:	December 19, 2001
Examiner:	Gregory L. Johnson	Group Art Unit:	3691
Docket No.:	OIC0262US	Confirmation No.	3673

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Austin, Texas  
January 12, 2008

MAIL STOP AMENDMENT  
COMMISSIONER FOR PATENTS  
P. O. BOX 1450  
ALEXANDRIA, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Sir:

This paper is responsive to the Office Action dated October 12, 2007, having a shortened statutory period expiring on January 12, 2008. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.

No Amendments to the Specification are presented in this paper.

No Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

No Amendments to the Drawings are presented in this paper.

Remarks begin on page 7 of this paper.